



System Synergy General Info

Q: What does System Synergy mean?

As a last step in the merger process, we will need to complete the account transition bringing our credit union systems together. System Synergy refers to the weekend when we bring all accounts together to one software program!

Q: When will this happen?

Friday, May 31 (5pm) through Sunday, June 2.

Q: What is my branch availability?

Now through May 31 at 5pm:

You will be able to conduct transactions at the Westland, Livonia, and Dearborn branches.

Saturday, June 1:

The Westland, Livonia, and Dearborn branches as well the Contact Center will be closed.

Monday, June 3:

The Westland, Livonia, and Dearborn branches re-open with ALL accounts fully integrated as one TRUE Community Credit Union family. You will now have access to 12 additional branches located in Jackson, Ingham, and Washtenaw counties. Check them out here: [Locations & Hours | TRUE Community Credit Union | Jackson, Mason, Brooklyn - MI \(trueccu.com\)](#)

Q: Will I have access to my funds during the Account Transition?

Yes, you can use your debit card & checks during the Account Transition weekend May 31-June 2. Any branch transactions must be completed prior to close of business on Friday, May 31.

Q: What's going to happen with my Parkside Points?

You will retain your Parkside Points and they will transfer to TRUE Reward Points!

Q: Beginning June 3, what text messages can I expect to receive from TRUE Community Credit Union?

- Digital Banking verification code when enrolling into Digital Banking for the first time
- Digital Banking verification code when logging in from a new device
- Digital Banking when enrolling in and/or initiating a Zelle transaction
- Digital Banking Alerts – you can customize these alerts inside of Digital Banking. Some alerts you can choose to add are: when checks clear, when deposits come in, when there is a withdrawal from your account, when a loan payment is due, etc.
- If fraud is suspected, you may receive a text message to validate whether a card transaction was authorized by you (you'll ONLY reply Yes or No)
- Loan payment reminders
- When communicating with the Contact Center about your account, a representative may ask if you'd like to receive a text message with a link to a helpful resource. This will only be utilized during that interaction.

Remember, we will **never** ask you for your account number, your full SSN, or your full card number via text message. If someone is asking for that, do NOT give out that information. Contact the credit union directly if you're ever suspicious of whether an inquiry is valid. We're here to help!

Direct Deposit/Direct Withdrawals

Q: Will my account number change?

Most members will **not** have a change in their account number. If your account number is changing, you will receive an email and a mailed letter with complete details.

Q: Will my direct deposits and automatic payments be posted DURING and AFTER the account transition?

Yes. Direct deposits (including payroll, social security, or other regular deposits) and automatic payments will be posted and processed as usual.

Debit and Credit Cards

The new Debit and Credit Cards are arriving in mailboxes! 2 things to remember!

- 1) Keep using your existing/current Parkside debit and credit cards through Sunday, June 2,

2024!

2) Put the new cards in your wallet! You'll activate and begin using them starting Monday, June 3, 2024!

Q: Are the new cards contactless?

Yes! Enjoy the tap-to-pay feature for both debit and credit cards!

Q: Will I be able to use my existing debit card during the system synergy weekend?

Yes, you'll continue to use your existing cards May 31-June 2 however they will have a daily limit. We recommend withdrawing additional cash for making purchases throughout the system synergy weekend in case you exceed your daily card limit.

On Monday, June 3, you'll activate the new TRUE cards sent to you by mail. To do this, call the phone number on the card mailer, activate the card(s), and select your PIN.

Q: Will I get new debit and credit cards?

Yes! You'll receive new cards in the mail PRIOR to June 3. Hold on to them because you will activate and begin using them on Monday, June 3. To activate and select your PIN, you'll call the number enclosed in the mailer.

Q: Will I be able to use my existing credit cards during the system synergy weekend?

Yes! You will be able to use your existing Parkside credit card through June 2.

On Monday, June 3, you'll activate the new TRUE cards sent to you by mail. To do this, call the phone number on the card mailer, activate the card(s), and select your PIN.

Q: Will I get to choose my PIN for my new cards?

Yes!

Q: Will I need to go to a branch to change my PIN on my new cards?

No. This can be done conveniently by phone 24/7.

Loans and Insurance

Q: Who should the lienholder be on my title?

Beginning January 1, 2024, the lienholder listed on your title is:

TRUE Community Credit Union

1100 Clinton Rd.

Jackson, MI 49202

Q: My insurance needs my lienholder information. What do I tell them?

Beginning January 1, 2024, the lienholder listed on titles and insurance is:
TRUE Community Credit Union
1100 Clinton Rd.
Jackson, MI 49202

Q: How will my loan report on my credit report now?

You'll see a change in the financial institution on your credit reports. The name of the credit union has been updated to TRUE Community Credit Union (FKA Parkside CU) or TRUE COMMUNITY C2456. Either of these is accurate.

In January and February 2024, there were some delays in payments reporting to the credit bureaus (Trans Union, Equifax, and Experian). As of 3/20/24, each credit bureau is accurately reporting our correct name, TRUECCU, and payment history data is displaying accurately. Thank you for your patience as we resolved this problem.

Q: How do members do a skip-a-pay?

Skip-a-pay remains available online or by contacting the credit union until April 30. To accomplish smooth system synergy, from April 30-June 3, the skip-a-pay option will not be available. Please call us if you're experiencing a financial hardship for other options.

Q: Can I do a skip-a-pay on my credit card?

As of June 2024, we will no longer be able to process skip-a-pays for credit cards.

Q: I have a loan and added GAP, Mechanical Breakdown, and/or Debt Protection. Will there be any change in my coverage?

No, your coverage will not change. However, these products will be administered by Allied Solutions beginning on June 1, 2024. To file a claim, please contact TRUE CCU at 800-554-7101. Please note, if you had credit life and disability, a specific letter was sent regarding a change in coverage.

Business Checking Accounts

At TRUE, we offer a variety of Commercial Services, ranging from Commercial Checking packages to Micro Business and Commercial Loans. Over 2,000 businesses have partnered with us to grow and manage their financial business needs. We have a dedicated Commercial Services team that can help be your partner in cultivating legacy-defining moments for your business now and into the future! Contact our Commercial Services Department at commercialloans@trueccu.com.

Q: Will there be any changes with my business checking account?

The fee disclosure you will receive by mail reflects our business checking. As a valued legacy Parkside member, your account will transition to our Neighborhood Checking account, which has no monthly fee and unlimited transactions!

Personal Online/Mobile Access (Digital Banking)

Q: How will the conversion weekend impact my online/mobile banking?

Online access will not be available May 31 (5pm) -June 2. On Monday, June 3, there will be a new Digital Banking platform that you will access.

Q: Will my online banking access change?

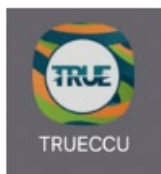
You will continue to use online banking from ParksideCU.org or the mobile app until Friday, May 31 at 5pm. Online access will not be available May 31-June 2. June 3, there will be a new Digital Banking platform that you will access. Lots more details to come!

Some features of the new Digital Banking are:

- Zelle (available for personal accounts)
- Set up alerts
- Free credit score and credit monitoring (SavvyMoney)
- Card Updater (connect any bills you pay with your debit card in Card Updater so that if your debit card number changes, you can update this in just 1 place, and it will automatically update the card number with all of the bills you've connected!)
- View account information
- Transfer funds between accounts
- Access e-Statements
- Make loan payments
- Pay bills
- View pending transactions
- Order checks

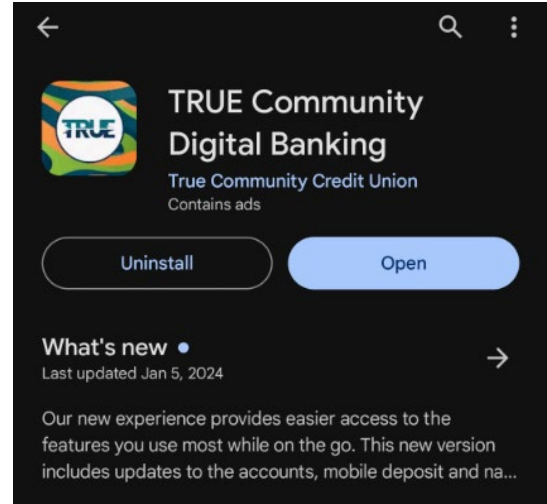
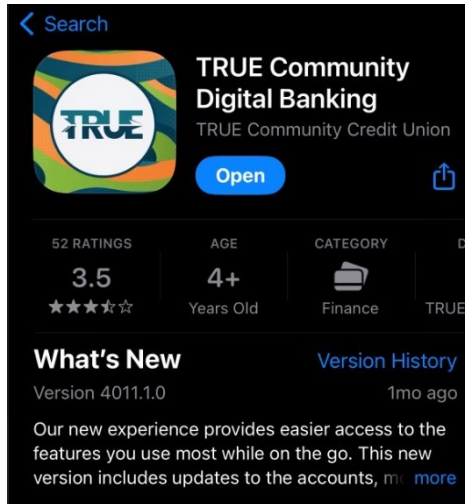
Q: Will mobile deposit be available during the account transition?

No, the mobile deposit feature will be unavailable during the account transition weekend May 31-June 2. After the transition, mobile deposit will be available on a different platform through the TRUE app. You will download the TRUE app from the App Store or Google Play. Look for this icon!



Apple Store View

Android/Google Play Store View



Q: How do I view my eStatement in the new Digital Banking system?

Go to “Accounts” > “eDocuments.”

This is where you’ll see your tax information, statements, and digital newsletter.

Q: How many months of statement history will be available in Digital Banking after the System Synergy?

18 months of historical statements will be available in Digital Banking.

Q: Will my Bill Pay transfer over to the new online banking?

Yes! Your full Bill Pay Profile including Payees and Scheduled Payments will be moved over to TRUECCU Digital Banking for your convenience. You will continue to schedule and make payments via Bill Pay all the way until May 31 at 5pm. Then system synergy takes place! Monday, June 3, you’ll register for the new Digital Banking! After you register, **please allow our team one business day to transfer the Bill Pay information!**

When you click on “Bill Pay,” there will be a message indicating that we are working our fairy dust to move your Bill Pay information from the former system to the new one! Once the magic has taken place, **your full Bill Pay profile will have transferred!**

Because this is the **same Bill Pay profile**, your scheduled payments remain the same and will go out as previously requested. This will even take place if you don’t register for Digital Banking right away. Your payments will still go out!

So, what will happen? Let’s say you register for Digital Banking June 3!

June 3: Register for Digital Banking (wait for the magic fairy to move your bill pay profile)

(24 hours later)

June 4: Navigate to Bill Pay within Digital Banking and voila! Your history is there, your payments are there, and you are ready to continue being a boss at your finances!

Q: How can I make transfers in and out of TRUE?

All the following options are available inside of Digital Banking!

Transfers within TRUE:

TRUE Member to TRUE Member

External transfers:

Zelle (inside the Mobile App for personal accounts only)

External ACH (Your account here to or from your account at another financial institution)

Bill Pay (\$\$ leaving TRUE only)

Web Pay (\$\$ coming into TRUE)

What's the best way for me to send funds to another person?

We have a few options listed above, but our personal favorite is to use Zelle if you have a personal account! (Business accounts don't have Zelle.) You can find Zelle inside of the Mobile App in the Transfer & Pay area. Choose Zelle! The system will send you a text message to verify that it's you. Don't share this with anyone else! You'll enter it into the message area inside of Zelle to confirm that the sender is you and you'll be able to proceed sending funds to any contact in your cell phone. Be careful! As soon as the funds are sent, they're gone, so be sure that you're sending it to the correct contact in your phone and that this a close friend or family member who you trust. If Zelle doesn't meet your needs, stop by a branch, or give us a call, we have options!

Q: What are the differences with mobile check deposit?

Mobile deposit in the new digital banking makes deposits 2x/day. Deposit made before 10 am Monday-Friday will be deposited after 11 am that same day. Deposits made between 10 am-3 pm Monday-Friday will post at 4pm that same day. Deposits made after 3 pm during the week will be available at 11 am the next business day. Mobile deposits made on holidays and weekends will post to the account the next business day around 11 am. Here are some examples!

- Mobile deposit made Monday at 8am, check will post to account around 11am
- Mobile deposit made Monday at 2pm, check will post to account around 4pm
- Mobile deposit made Monday at 4:30pm, check will post to account Tuesday around 11am
- Mobile deposit Monday at 9pm, check will deposit Tuesday around 11am

Business Digital Banking

IMPORTANT DIGITAL BANKING INFORMATION

BUSINESS

*Business Digital Banking functions a bit differently than personal banking in that the "business" has its own login information and then additional digital banking users are given specific, customized privileges. This allows the business owner to create as little or as much autonomy for each digital banking user. Therefore, if you are the business owner, you'll need to be the **first one to take action** in Business Digital Banking by logging in and establishing a business profile.*

On **Monday June 3**, register for Digital Banking on our website at TRUECCU.com or on the mobile app.

At TRUECCU.com, look for Digital Banking Login in the top right corner of the home page, and then click on Register a New Account.

Digital Banking Login

Register a New Account

To register on the mobile app, download the TRUECCU Mobile App from your mobile app store.



It's free to download, look for this icon!

June 3, Register For Digital Banking, You Will Need:

Your Business Account Number • Your Business EIN • Date of Birth of Your Business As Listed In Our System • Email Address On Your Account • Zip Code On Your Account

- During registration, you'll create a new username and password. This must be different than anything created for your personal account.
- Passwords must be at least 12 characters long and can be any combination of upper-case letters, lower-case letters, numbers, or symbols.

With Digital Banking You Can Easily:

- Add additional users and give specific privileges to each person
- Business ACH at your fingertips - set up and approve payroll
- Initiate Wire transfers
- Check account balances and history
- View statements
- Responsible individuals (or business owners) will see the business funds even when they are logged into their personal banking account as it aggregates by SSN. However, authorized signers do not have that level of access, therefore they cannot see the business account from their personal account login (if they are personal banking users here at TRUE). They need to use their credentials set up specifically from the invitation to the business account access initiated by the responsible individual.

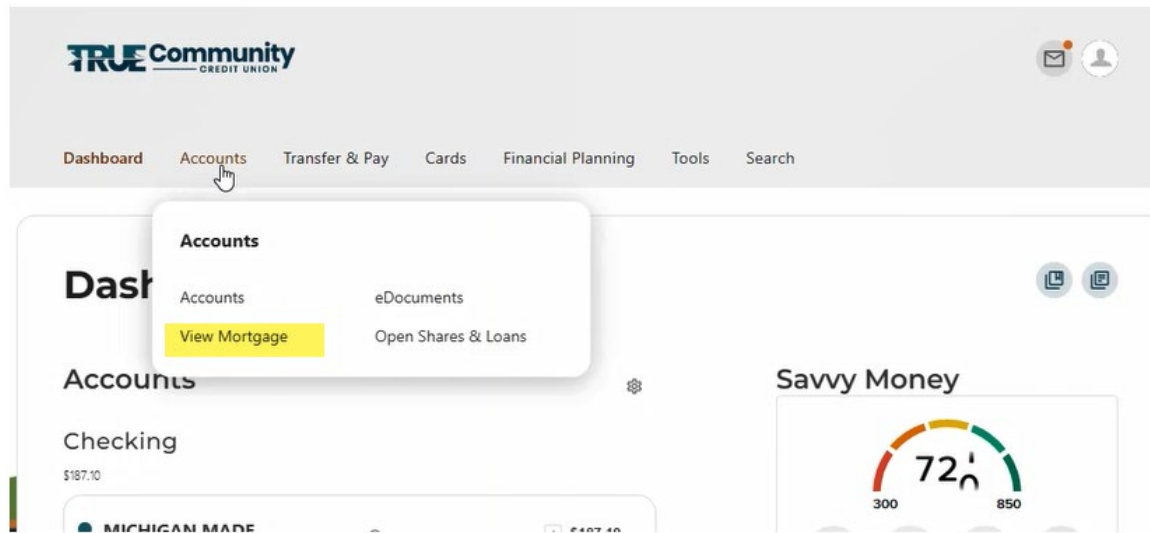
Have questions? Our team is here to help! On Monday, June 3, one of our Commercial Services' experts will be onsite at the Westland location! Member Advisors will also be at the Livonia and Dearborn locations to assist. We'd be more than happy to walk you through the registration process as the business experience has more options than the personal experience and we know you're going to love that!

Mortgage Information

Q: How will I access my mortgage information after the system synergy?

You'll have a few options beginning June 3!

1) In Digital Banking, click on Accounts > View Mortgage



2) Go directly to your mortgage provider's website.

You may be with Member First Mortgage or Mortgage Center. The websites are listed here! You will log into the one that is appropriate for you.

Member First Mortgage link: <https://loansphereservicingdigital.bkiconnect.com/mfm/#/login>
(866.898.1818)

Mortgage Center: <https://mortgagecenter.com/>
(800.353.4449)

Interested in a new mortgage or home equity?!

We are happy to offer in-house mortgage processing! This is one of the exciting new departments we have to offer thanks to the combined strength of our merger!

Get more information on our website here: <https://www.trueccu.com/loans/home-loans>

From there you can apply online or speak with a real estate expert! We are pleased to be able to expand our services to our membership in this way!

Successful Account Transition Tips

***Carry some extra cash May 31-June 2!**

We're working on making this transition as seamless as possible! Though your debit cards will be available to use, there will be some limits. To keep your weekend plans running smoothly, it would be wise to carry some extra cash and an additional method of payment just in case!

***By June 3, you will receive your new cards, put them directly into your wallet!**

When you receive your new debit and/or credit cards by June 3, place them right in your wallet so you have them in hand when it's time to use them! You'll activate and begin using your cards Monday, June 3!

***Continue to use your current Parkside Debit and Credit Cards all the way through June 2, 2024.** The new cards will be available to activate and use starting June 3, 2024. Please put them in your wallet so you're ready to make the switch Monday morning, June 3!

***Update your email, phone number and address with us!**

You can check and update your information one of 3 ways:

- Check your information and make changes in online banking
- Call us at 734.525.0700
- Visit us at the Westland, Livonia, or Dearborn branches

***Remember to check your email address, phone number, and mailing address!**

***Retrieve your account history for good measure!**

If you use online banking for tax time and haven't filed your taxes yet, you may want to get your history in whatever format you wish to have it before May 31. If you use your statements, those will be available in the new online banking.

***We've heard questions about whether existing locations will close. There is a 1-day closure on Saturday, June 1** while we complete the System Synergy bringing our member information together! **All locations reopen on Monday, June 3!** We are all committed to serving our members at the Westland, Livonia, and Dearborn offices without any relocation or closure plans whatsoever. All our amazing team members remain at their current locations and ready to serve our incredible membership. You also have access to 12 additional branch locations

after System Synergy weekend! We are committed to serving you better and better – when and where you want us!

TRUE Rewards

TRUE Rewards are like ParksidePerks!

Earn Rewards on your credit card transactions and debit card transactions (processed as credit). The TRUE Rewards points combine under your social security number!

Coming mid-June: View and redeem points inside of Digital Banking!

More information to come!

Personal Checking Accounts

Your current checking account will transition to a TRUECCU Michigan Made Checking Account. Much like the ParksidePerks program, this account will give you the opportunity to earn TRUE Rewards!

Important details about this account transition:

-If you currently have more than one checking account, all additional accounts (excluding business accounts) will transition to Michigan Made Checking.

-There is a \$10.00 monthly service fee associated with the Michigan Made Checking Account. You can avoid the fee by meeting two requirements:

- 1) Log into Digital Banking at least once every 90 days and,
- 2) Have a minimum of \$500 each month in ACH deposits to your account.

Note: This service fee is automatically waived for members under 26 years of age.

How long will be checks be good with the former routing number?

Your old checks will continue to clear your account. There is no timeline for sunsetting old checks.